



Arkansas Insurance Department

**Affordable Care Act Uninsured FFM
Segment calculation**

(Estimates & Details for

Arkansas using 2018 US Census SAHIE data)

Version 3.0

Uninsured Estimates & Details on ACA Segments for Arkansas

Arkansas Insurance Department

This document attempts to explain how the Arkansas Department of Insurance used 2016 US Census SAHIE data along with data from other sources to arrive at the estimate of uninsured above 138% Federal Poverty Level at the beginning of 2016 had the ACA not covered the Arkansans it did through the Federally Facilitated Marketplace (FFM). **This calculation is done to enable an estimate of the effectiveness of the FFM.**

There are four sections in this document

- Data Sources
- Calculation Methodology
- Data sources and accuracy
- County-wise adjusted un-insured estimate

Data Sources:

- 1) Federally Facilitated effectuated enrollment data as reported by carriers to Arkansas Insurance Department as of December 15, 2018. Effectuated enrollment does not include those cancelled as of the reported date.
- 2) US Census, *2008 - 2018 Small Area Health Insurance Estimates (SAHIE) using the American Community Survey (ACS)* (<https://www.census.gov/data/datasets/time-series/demo/sahie/estimates-acs.html>) for **non-elderly uninsured** estimates for
 - a. All incomes, all ages
 - b. At or below 138% Federal Poverty Level (FPL), all ages
 - c. At or below 138% FPL, under 19 years of age
 - d. At or below 200% FPL, under 19 years of age

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Calculation Methodology:

The calculation methodology for arriving at the total uninsured count after the end of calendar year 2016 and is explained using Benton county as an example.

Calculations:

Table 1 below steps through the calculations. Data elements are categorized as either “Sourced” or “Derived”. All sourced data has reference back to the data sources

It may be helpful to refer to Figure 1 to understand the logic behind data elements A through G in Table 1 below.

Table 1

Data Element	Description	Data	Data type	Data Source
A	Uninsured (Under 65, all incomes)	23,281	Sourced	See 2) in Data Sources above
B	Uninsured (Under 65, <= 138%FPL)	7,215	Sourced	See 2) in Data Sources above
C	Uninsured (Under 19, <=138% FPL)	1,275	Sourced	See 2) in Data Sources above
D	Uninsured (Under 19, <=200% FPL)	2,156	Sourced	See 2) in Data Sources above
E	Uninsured (Under 19, between 138 and 200%FPL)	881	Derived	Calculated as (D-C)
G	Uninsured Marketplace Population (unadjusted SAHIE 2016 data)	15,185	Derived	Calculated as (A-B-E)
H	Effectively enrolled in marketplace	5,247	Sourced	See 1) in Data Sources above
K	Uninsured Marketplace Target segment adjusted to assumption ACA was not implemented (adjusted SAHIE data)	20,432	Derived	Calculated as (G+H)

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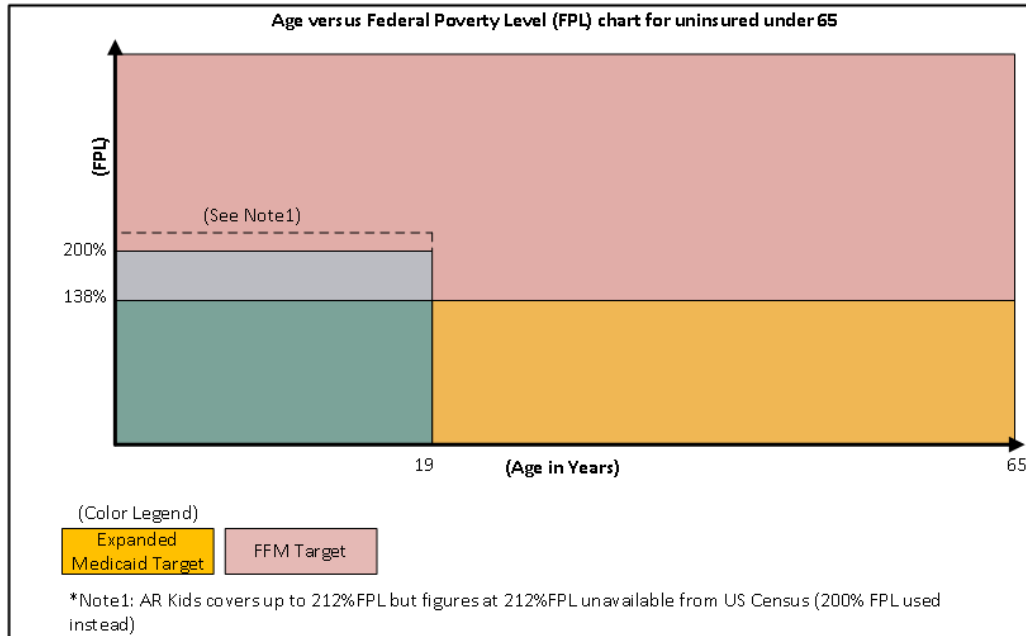
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Notes:

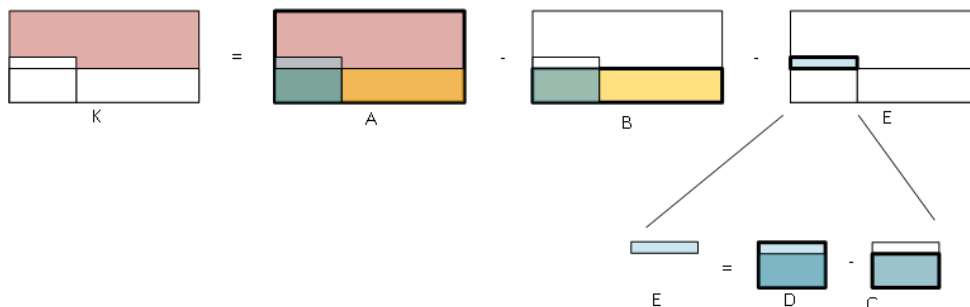
Since the latest US Census SAHIE data lags by around 2 years and the Issuer reported AID covered lives data has a much shorter lag of around 2-3 weeks, the SAHIE un-insured estimates (not Segment Target numbers explained above) for the Marketplace may be updated as follows

- Latest AID Marketplace Un-insured estimate = “Row G” – (“Latest Marketplace Enrollment” – “Row H”)

Figure 1: Age versus coverage Segment.



Calculations (Refer Table 1 for legends)



Data sources and accuracy:

Data source 3 uses sampling methods and therefore have margin of errors. For details, please refer to the [2018 SAHIE estimate methodology](#) published by US Census.

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County-wise adjusted un-insured estimates

	Calculation Methodology Data Element							
County	A	B	C	D	E	G	H	K
State Totals	233,441	90,951	12,021	18,264	6,243	136,247	51,625	187,872
Arkansas	1,234	483	65	104	39	712	320	1,032
Ashley	1,508	635	82	120	38	835	379	1,214
Baxter	2,511	869	110	173	63	1,579	938	2,517
Benton	23,281	7,215	1,275	2,156	881	15,185	5,247	20,432
Boone	2,610	944	114	184	70	1,596	799	2,395
Bradley	992	485	73	96	23	484	169	653
Calhoun	325	122	16	24	8	195	59	254
Carroll	2,740	1,088	166	235	69	1,583	729	2,312
Chicot	682	331	48	66	18	333	145	478
Clark	1,361	617	83	110	27	717	330	1,047
Clay	1,110	439	57	87	30	641	266	907
Cleburne	1,712	606	78	116	38	1,068	672	1,740
Cleveland	488	184	31	45	14	290	125	415
Columbia	1,707	767	87	125	38	902	347	1,249
Conway	1,401	541	76	113	37	823	331	1,154
Craighead	8,484	3,408	514	741	227	4,849	1,759	6,608
Crawford	5,259	1,979	285	430	145	3,135	1,010	4,145

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Crittenden	3,363	1,345	178	265	87	1,931	536	2,467
Cross	1,202	483	58	88	30	689	277	966
Dallas	400	161	19	28	9	230	105	335
Desha	930	463	66	94	28	439	264	703
Drew	1,163	498	59	87	28	637	292	929
Faulkner	8,461	3,443	434	633	199	4,819	2,056	6,875
Franklin	1,405	587	67	100	33	785	275	1,060
Fulton	825	361	60	80	20	444	192	636
Garland	7,697	3,249	371	525	154	4,294	2,462	6,756
Grant	1,001	375	60	89	29	597	316	913
Greene	2,708	987	126	193	67	1,654	679	2,333
Hempstead	1,909	860	135	189	54	995	263	1,258
Hot Spring	2,040	779	81	129	48	1,213	515	1,728
Howard	1,268	573	91	129	38	657	244	901
Independence	2,789	1,118	158	227	69	1,602	729	2,331
Izard	1,030	416	61	89	28	586	196	782
Jackson	988	434	59	87	28	526	223	749
Jefferson	3,913	1,678	221	308	87	2,148	778	2,926
Johnson	2,816	1,295	148	210	62	1,459	338	1,797
Lafayette	529	220	28	41	13	296	64	360
Lawrence	1,053	427	61	91	30	596	302	898
Lee	469	230	26	39	13	226	107	333
Lincoln	764	318	42	65	23	423	166	589

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Little River	855	350	41	63	22	483	206	689
Logan	1,622	657	77	112	35	930	344	1,274
Lonoke	4,862	1,477	215	363	148	3,237	1,119	4,356
Madison	1,738	694	102	153	51	993	328	1,321
Marion	1,197	510	74	106	32	655	315	970
Miller	2,995	1,169	138	202	64	1,762	562	2,324
Mississippi	2,694	1,209	164	239	75	1,410	520	1,930
Monroe	450	208	23	35	12	230	133	363
Montgomery	832	334	42	62	20	478	233	711
Nevada	514	228	26	41	15	271	141	412
Newton	512	213	33	45	12	287	159	446
Ouachita	1,494	666	80	113	33	795	366	1,161
Perry	687	263	55	76	21	403	162	565
Phillips	1,166	585	72	97	25	556	282	838
Pike	1,092	466	69	96	27	599	219	818
Poinsett	1,728	690	84	127	43	995	319	1,314
Polk	1,862	855	107	154	47	960	345	1,305
Pope	5,362	2,276	244	372	128	2,958	1,039	3,997
Prairie	585	220	30	48	18	347	156	503
Pulaski	27,061	10,191	1,292	1,878	586	16,284	6,588	22,872
Randolph	1,381	580	77	113	36	765	287	1,052
Saline	7,021	1,875	259	458	199	4,947	1,765	6,712
Scott	968	405	54	82	28	535	123	658

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Searcy	597	271	38	53	15	311	254	565
Sebastian	13,952	5,743	577	897	320	7,889	2,026	9,915
Sevier	2,457	1,055	146	212	66	1,336	213	1,549
Sharp	1,343	622	72	102	30	691	380	1,071
St. Francis	1,473	697	74	105	31	745	280	1,025
Stone	1,132	497	65	95	30	605	230	835
Union	2,885	1,114	138	234	96	1,675	628	2,303
Van Buren	1,181	484	72	102	30	667	294	961
Washington	25,090	9,980	1,271	2,046	775	14,335	4,824	19,159
White	5,986	2,235	253	409	156	3,595	1,339	4,934
Woodruff	449	203	27	40	13	233	133	366
Yell	2,090	916	161	223	62	1,112	309	1,421